IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 Customer No. 27614 Confirmation No. 5045

Examiner: Clement B. Graham

Re: Our file: 97171-00006

Art Unit: 3696

Applicant:

Steven C. Halper, Constance A. Wilson and Stephen M. Hourigan

Serial No.: 10/046,945 Filed: 01/14/2002

For: Automated Loan Risk Assessment System and Method

Sir

Enclosed for filing in the United States Patent and Trademark Office is the following:

1. Appeal Brief of Appellant (42 pages)

- 2. Petition for Extension of Time Under 37 CFR 1.136(a) (1 page)
- 3. Transmittal Sheet (1 page)

CONDITIONAL PETITION

If any extension of time is required for the submission of the above-identified items, Applicant requests that this be considered a petition therefor. Please charge any additional charges or any other charges relating to this matter, or credit any overpayment, to the Deposit Account of the writer, Account No. 503571.

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CERTIFICATE OF ELECTRONIC FILING

I hereby certify that this correspondence is being electronically filed with the United States Patent and Trademark Office (via EFS-Web) on 3/28/2011.